

<b>Information to identify the case:</b>			
Debtor 1:	<b>Aaron S Delancey</b>		Social Security number or ITIN: xxx-xx-9194
	First Name	Middle Name	Last Name
Debtor 2:	<b>Jessica J Delancey</b>		Social Security number or ITIN: xxx-xx-6969
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter:	13 1/7/20
Case number: 20-70004-JAD		Date case converted to chapter:	7 5/13/24

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Aaron S Delancey	Jessica J Delancey
2. All other names used in the last 8 years		
3. Address	1007 Rosehill Drive Altoona, PA 16602	1007 Rosehill Drive Altoona, PA 16602
4. Debtor's attorney Name and address	Shawn B. Cohen Cohen Law Offices PO Box 663 Duncansville, PA 16635	Contact phone 814-693-0500 Email: attyshawncohen@proton.me
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

Debtor **Aaron S Delancey** and **Jessica J Delancey**

Case number **20-70004-JAD**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 5/13/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location:  <b>June 18, 2024 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Zoom video meeting. Go to <a href="https://uscourts.zoom.us/j/9895006964">Zoom.us/join</a>, Enter Meeting ID 989 500 6964, and Passcode 4526620956, call 1-814-316-9225</b>  For additional information, go to: <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b> The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>Filing deadline: 8/19/24</b> </div> <div> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <hr/> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 7/22/24</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 11/11/24</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b> <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Aaron S Delancey  
Jessica J Delancey  
Debtors

Case No. 20-70004-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: May 13, 2024

User: auto  
Form ID: 309B

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Aaron S Delancey, Jessica J Delancey, 1007 Rosehill Drive, Altoona, PA 16602-6705
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ James R. Wood, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ S. James Wallace, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15194531	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15180644	+ Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15203367	+ DR. ROSEANNE GICHURU, 361 HOSPITAL DRIVE, EVERETT, PA 15537-7022
15643139	+ Logan Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
15643140	+ Logan Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
15181058	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	EDI: QLPHALLER	May 14 2024 03:27:00	Leon P. Haller, Purcell, Krug & Haller, 1719 North Front Street, Harrisburg, PA 17102-2392
aty	Email/Text: attyshawncohen@proton.me	May 13 2024 23:32:00	Shawn B. Cohen, Cohen Law Offices, PO Box 663, Duncansville, PA 16635
tr	+ EDI: BLMSWOPE	May 14 2024 03:27:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	May 13 2024 23:33:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: PRA.COM	May 14 2024 03:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: blegal@phfa.org	May 13 2024 23:33:00	Pennsylvania Housing Finance Agency-Homeowners Eme, 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206

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cr	+ Email/Text: ebnpeoples@grblaw.com	May 13 2024 23:32:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15180635	+ Email/Text: bncnotifications@pheaa.org	May 13 2024 23:32:00	AES/Efs Finance, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15180636	+ Email/Text: bncnotifications@pheaa.org	May 13 2024 23:32:00	AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15180638	+ Email/Text: DDREXLER@ARCFCU.ORG	May 13 2024 23:32:00	ARC Federal Credit Union, 1919 7th Ave., Altoona, PA 16602-2237
15180637	+ Email/Text: pfahey@amaccts.com	May 13 2024 23:32:00	American Accounts & Advisers, Attn: Bankruptcy, Po Box 250, Cottage Grove, MN 55016-0250
15180639	+ EDI: CAPITALONE.COM	May 14 2024 03:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15194531	^ MEBN	May 13 2024 23:30:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15180641	+ EDI: CITICORP	May 14 2024 03:27:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15180642	+ EDI: CKSFINANCIAL.COM	May 14 2024 03:27:00	Cks Financial, Attn: Bankruptcy, Po Box 2856, Chesapeake, VA 23327-2856
15180643	+ Email/Text: bankruptcy@firstenergycorp.com	May 13 2024 23:33:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15180645	EDI: DISCOVER	May 14 2024 03:27:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15182847	EDI: DISCOVER	May 14 2024 03:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15225831	Email/Text: ECMCBKNotices@ecmc.org	May 13 2024 23:32:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
15180646	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 13 2024 23:32:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180647	+ Email/Text: BKRMailOPS@weltman.com	May 13 2024 23:32:00	JB Robinson/Sterling Jewelers, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
15212316	EDI: JEFFERSONCAP.COM	May 14 2024 03:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15180640	EDI: JPMORGANCHASE	May 14 2024 03:27:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15180648	^ MEBN	May 13 2024 23:30:42	KML LAW GROUP PC, STE 5000 - BNY MELLON INDEPENDENCE CTR, 701 MARKET ST, PHILADELPHIA, PA 19106-1541
15180649	+ Email/Text: PBNCNotifications@peritussservices.com	May 13 2024 23:32:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15180658	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	May 13 2024 23:32:00	State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710
15180650	Email/Text: camanagement@mtb.com	May 13 2024 23:32:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
15215932	Email/Text: camanagement@mtb.com	May 13 2024 23:32:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15201500	+ Email/Text: camanagement@mtb.com	May 13 2024 23:32:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
15180651	+ EDI: AGFINANCE.COM	May 14 2024 03:27:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15188525	+ Email/Text: bncnotifications@pheaa.org	May 13 2024 23:32:00	PHEAA, PO BOX 8147, HARRISBURG PA

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15180653	+ Email/Text: bncnotifications@pheaa.org	May 13 2024 23:32:00	17105-8147 PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15180654	EDI: PRA.COM	May 14 2024 03:27:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15196112	EDI: PRA.COM	May 14 2024 03:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15180652	+ Email/Text: blegal@phfa.org	May 13 2024 23:33:00	Pa Housing Finance Agency, 2101 N. Front Street, Harrisburg, PA 17110-1086
15207068	+ Email/Text: BankruptcyEast@firstenergycorp.com	May 13 2024 23:32:00	Penelec, 101 Crawford's Corner Rd., Bldg #1, Suite 1-511, Holmdel, NJ 07733-1976
15269690	EDI: PENNDEPTREV	May 14 2024 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15269690	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2024 23:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15265942	+ Email/Text: blegal@phfa.org	May 13 2024 23:33:00	Pennsylvania Housing Finance Agency-HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
15180656	^ MEBN	May 13 2024 23:30:18	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
15180657	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	May 13 2024 23:33:00	Receivables Management Partners (RMP), Attn: Bankruptcy Dept, Po Box 349, Greensburg, IN 47240-0349
15180659	+ EDI: SYNC	May 14 2024 03:27:00	SYNCB/BRMart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15180660	+ EDI: SYNC	May 14 2024 03:27:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15180661	+ EDI: Q3GTBI	May 14 2024 03:27:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15207087	Email/Text: BNCnotices@dcmservices.com	May 13 2024 23:32:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15207081	Email/Text: BNCnotices@dcmservices.com	May 13 2024 23:32:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15203337	+ EDI: CKSFINANCIAL.COM	May 14 2024 03:27:00	Webcollex LLC D/B/A CKS Financial, PO Box 2856, Chesapeake VA 23327-2856
15180662	+ EDI: CAPITALONE.COM	May 14 2024 03:27:00	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
TOTAL: 50			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	Capital One, N.A., c/o Becket and Lee, LLP, POB 3001, Malvern, PA 19355-0701
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	Logan Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
15180655	##+	Premier Rental Purch, 5248 Olde Towne Road, Williamsburg, VA 23188-1986

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
James R. Wood	on behalf of Creditor Logan Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com
Maria Miksich	on behalf of Creditor M&T Bank mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Shawn B. Cohen	on behalf of Debtor Aaron S Delancey attyshawncohen@proton.me attyshawncohen@proton.me;centralpabk@gmail.com
Shawn B. Cohen	on behalf of Joint Debtor Jessica J Delancey attyshawncohen@proton.me attyshawncohen@proton.me;centralpabk@gmail.com

TOTAL: 10